

Exhibit H

doral**Conclusion****Well positioned to benefit from restructuring of the Puerto Rican banking industry**

- ✓ Majority of operations based in Puerto Rico
- ✓ 35 branches
- ✓ \$10 billion+ in assets

**Bank has been transformed into a sound institution**

- ✓ Recapitalization completed in mid-2007
- ✓ FDIC regulatory issues resolved
- ✓ Operating as a "well capitalized" bank and profitable for the past two quarters

**Asset quality has stabilized**

- ✓ Tightened underwriting standards
- ✓ Implemented NPA reduction plan
- ✓ Strengthened risk management and culture of compliance

**High quality management team in place**

- ✓ New CEO joined August 2006
- ✓ Executive management ranks overhauled